

Certificate of Notice Page 1 of 4  
IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

MICHAEL L SPANO, JR.  
LAUREL R SPANO  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:18-70235 JAD

Chapter 13

Related to ECF No. 72

**DEFAULT O/E JAD**

ORDER OF COURT

AND NOW, this 22nd day of August, 2023, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED  
8/22/23 3:40 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

BY THE COURT:

  
JEFFERY A. DELLER jah  
UNITED STATES BANKRUPTCY JUDGE

In re:  
Michael L Spano, Jr.  
Laurel R Spano  
Debtors

Case No. 18-70235-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Aug 22, 2023

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 24, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Michael L Spano, Jr., Laurel R Spano, 425 Main Street, Rockwood, PA 15557-1024
14802433	+ ARS National Services, Inc., P.O. Box 1259, Oaks, PA 19456-1259
14802444	+ Foundation Radiology Group, P.O. Box 1198, Somerset, PA 15501-0336
14802445	Keystone Credit Services, P.O. Box 218, Leola, PA 17540-0218
14802448	+ Lendmark Financial Services, Richalnd Square, 1397 Eisenhower Blvd. Ste 100, Johnstown, PA 15904-3267
14802451	+ Michael F. Ratchford, Esquire, Ratchford Law Group, P.C., 409 Lackawanna Avenue, Suite 320, Scranton, PA 18503-2087
14802454	+ National Enterprise Systems, 2479 Edison Blvd, Unit A, Twinsburg, OH 44087-2476
14802457	+ PNC Bank, P.O. Box 1820, Miamisburg, OH 45343
14802455	+ Par Bis Nlcl, 7870 Carmargo Road, Cincinnati, OH 45243-2652
14802459	+ Somerset Hospital, 225 South Center Avenue, Somerset, PA 15501-2088
14802460	+ Somerset Hospital, Cashier, 225 South Center Avenue, Somerset, PA 15501-2033
14802463	+ Somerset Orthopedics, 126 E Church Street, # 2100, Somerset, PA 15501-2271
14802464	+ Somerset Orthopedics, Inc., 329 Pleasant Avenue, Somerset, PA 15501-2262
14802465	+ Trident Asset Manageme, 53 Perimeter Ctr E Ste 4, Atlanta, GA 30346-2294
14802466	+ US Career Institute, 2001 Lowe Street, Fort Collins, CO 80525-5751

TOTAL: 15

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 22 2023 23:48:26	LVNV FUNDING, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14802432	Email/Text: ebn@americollect.com	Aug 22 2023 23:42:00	Americollect Inc, Po Box 1566, Manitowoc, WI 54221
14858659	+ Email/Text: documentfiling@lciinc.com	Aug 22 2023 23:41:00	Antero Capital, LLC, PO BOX 1931, Burlingame CA 94011-1931
14802434	Email/Text: caineweiner@ebn.phinsolutions.com	Aug 22 2023 23:41:00	Caine Weiner, Po Box 5010, Woodland Hills, CA 91365
14816736	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 22 2023 23:49:00	Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083
14802435	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 22 2023 23:49:45	Capital One, N.A., P.O. Box 71087, Charlotte, NC 28272-1087
14802436	+ Email/Text: BKBCNMAIL@carringtonms.com	Aug 22 2023 23:41:00	Carrington Mortgage Se, 1600 S Douglass Rd Ste 2, Anaheim, CA 92806-5948
14829309	+ Email/Text: BKBCNMAIL@carringtonms.com	Aug 22 2023 23:41:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
14802439	+ Email/Text: bankruptcy@firstenergycorp.com	Aug 22 2023 23:42:00	Collection Service Cen, 839 5th Ave, New

District/off: 0315-7

User: auto

Page 2 of 3

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			Kensington, PA 15068-6303
14802440	+ Email/Text: convergent@ebn.phinsolutions.com	Aug 22 2023 23:42:00	Convergent, 800 SW 39th Street, P.O. Box 9004, Renton, WA 98057-9004
14802441	+ Email/Text: bankruptcy_notifications@ccsusa.com	Aug 22 2023 23:42:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
14802442	+ Email/Text: bdsupport@creditmanagementcompany.com	Aug 22 2023 23:42:00	Credit Management Co, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14854911	Email/Text: G06041@att.com	Aug 22 2023 23:42:00	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
14802437	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 23 2023 00:00:37	Chase, Cardmember Service, P.O. Box 15123, Wilmington, DE 19886
14802438	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 22 2023 23:48:06	Chase Card, Po Box 15298, Wilmington, DE 19850
14802449	Email/Text: LibertySOP@cscglobal.com	Aug 22 2023 23:41:00	Liberty Mutual Insurance, 175 Berkeley Street, Boston, MA 02116
14860480	Email/PDF: resurgentbknotifications@resurgent.com	Aug 22 2023 23:49:02	LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14802450	Email/Text: camanagement@mtb.com	Aug 22 2023 23:41:00	M&t Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203
14858963	+ Email/Text: camanagement@mtb.com	Aug 22 2023 23:41:00	M&T Bank, PO Box 1508, Buffalo, New York 14240-1508
14802452	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 22 2023 23:42:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
14819920	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 22 2023 23:42:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14802453	Email/Text: cory@montgomerylynch.com	Aug 22 2023 23:41:00	Montgomery Lynch & Associates, Inc., P.O. Box 22720, Beachwood, OH 44122-0720
14803271	+ Email/PDF: rmscedi@recoverycorp.com	Aug 22 2023 23:49:02	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14861636	+ Email/Text: BankruptcyEast@firstenergycorp.com	Aug 22 2023 23:41:00	Penelec, c/o FirstEnergy, 101 Crawford's Corner Rd., Bldg. #1 Ste. 1-511, Holmdel, NJ 07733-1976
14802456	+ Email/Text: BankruptcyEast@firstenergycorp.com	Aug 22 2023 23:41:00	Penelec, P.O. Box 3687, Akron, OH 44309-3687
14802458	Email/Text: bankruptcy@sequium.com	Aug 22 2023 23:41:00	Sequium Asset Solution, 1130 Northchase Pkwy, St, Marietta, GA 30067
14802467	Email/Text: bankruptcy@uscbcorporation.com	Aug 22 2023 23:41:00	USCB Corporation, P.O. Box 75, Archbald, PA 18403
14853399	Email/PDF: ebn_ais@aisinfo.com	Aug 22 2023 23:49:37	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14802468	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Aug 22 2023 23:41:00	Verizon Wireless, Po Box 650051, Dallas, TX 75265-0051
14802469	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Aug 22 2023 23:41:00	Verizon Wireless, P.O. Box 25505, Lehigh Valley, PA 18002-5505

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		THE BANK OF NEW YORK MELLON, F/K/A The Bank of New

District/off: 0315-7

User: auto

Page 3 of 3

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cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14802443	*+	Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14802447	*+	Keystone Credit Services, LLC, P.O. Box 218, Leola, PA 17540-0218
14802446	*	Keystone Credit Services, LLC, P.O. Box 218, Leola, PA 17540-0218
14802461	##	Somerset Med Services, 4309 Glades Pike, Suite 200, Somerset, PA 15501-1153
14802462	##+	Somerset Medical Central Medical, 223 S. Pleasant Avenue, Suite 301, Somerset, PA 15501-2188

TOTAL: 1 Undeliverable, 4 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 24, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 22, 2023 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A The Bank of New York as trustee for registered Holders of CWABS, Inc., Asset-Backed Certificates, Series 2005-14 bnicholas@kmlawgroup.com
Kenneth P. Seitz	on behalf of Joint Debtor Laurel R Spano thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Debtor Michael L Spano Jr. thedebterasers@aol.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 5